

East Gosford & District Financial Services Limited

NSX report

East Gosford & District Financial Services Limited is a public company incorporated in Australia and listed on the National Stock Exchange of Australia (NSX).

Shareholding (as at report date and 30 June 2019)

The following table shows the number of shareholders, segregated into various categories based on the total number of shares held.

<u>Number of shares held</u>	<u>Number of shareholders</u>	<u>Number of shares held</u>
1 to 1,000	93	65,500
1,001 to 5,000	134	303,012
5,001 to 10,000	32	259,802
10,001 to 100,000	15	366,502
100,001 and over	-	-
Total shareholders	<u>274</u>	<u>994,816</u>

Equity securities

Each of the above shareholders are entitled to 1 vote, irrespective of the number of shares held.

There are no substantial shareholders (holding more than 5% of voting rights) as each shareholder is entitled to 1 vote. Normally holding more than 5% of total issued shares would create a substantial shareholder, but this is not applicable due to the voting restrictions for the company.

There are 7 shareholders holding less than a marketable parcel of shares (\$500 in value).

There are no restricted securities on issue.

All shares on issue are ordinary shares fully paid to \$1 per share. There are no unquoted equity securities.

Ten largest shareholders

The following table shows the 10 largest shareholders.

<u>Shareholder</u>	<u>Number of fully paid shares held</u>	<u>Percentage of issued capital</u>
PKC INVESTMENTS PTY LTD	66,500	6.68
SCIPPIO NOMINEES PTY LTD	59,002	5.93
NORTHERN SUBURBS SECRETARIAL SERVICES PTY LTD <JULETON A/C>	47,500	4.77
WINPAR HOLDINGS LIMITED	30,000	3.02
MRS SUSAN JOY WILKINS	24,500	2.46
MRS MINA SANDERS & MR GREGORY SANDERS	17,500	1.76
CARON RAE PFYELD	17,500	1.76
MR PAUL VANDERSTELT & MRS ELSIE VANDERSTELT	15,000	1.51
MR BENJAMIN CONNELL & MR PHILLIP CONNELL <THE CONNELL SUPER FUND A/C>	15,000	1.51
JOHN WARREN PEARCE PTY LTD <MIRIAM C PEARCE FAMILY A/C>	15,000	1.51
	<u>307,502</u>	<u>30.91</u>

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Registered office and principal administrative office

The registered office of the company is located at:

101 Victoria Street
East Gosford, NSW, 2250
Phone: (02) 4323 4559

The principal administrative office of the company is located at:

101 Victoria Street
East Gosford, NSW, 2250
Phone: (02) 4323 4559

Security register

The security register (share register) is kept at:

AFS & Associates Pty Ltd
61-65 Bull Street, Bendigo, VIC, 3550
Phone: (03) 5443 0344

Company Secretary

Scott Evans is a director of the Company and has been the Company Secretary since July 2019. His qualifications include B.Ec(Hons), GAICD, FGIA, SaFin, Dip FP. He is a company secretary on an ASX listed Company and has over 13 years of being a company secretary on public and private companies.

Corporate governance

The company has implemented various corporate governance practices, which include:

- (a) The establishment of the following committees:
 - Finance Committee: Scott Evans (Chair), Michael Bell, Brian Lindbeck, Ken Howes, Mark Holton, Jesse Osborne (observer)
 - Governance Committee: Mark Holton (Chair), Trevor Gerdson, Cameron Shepherd, Scott Evans, Michael Bell, Jesse Osborne (observer)
 - Human Resources: Trevor Gerdson (Chair), John Coman, Michael Bell
 - Marketing Committee: John Coman (Chair), Brian Lindbeck, Cameron Shepherd, Mark Holton, Michael Bell
 - Building Committee: John Coman (Chair), Michael Bell.
- (b) Director approval of operating budgets and monitoring of progress against these budgets;
- (c) Ongoing Director training; and
- (d) Bi-monthly Director meetings to discuss performance and strategic plans.

Five year summary of performance

		2015	2016	2017	2018	2019
Gross revenue	\$	1,704,309	1,773,495	2,069,288	2,283,768	2,293,578
Net profit before tax	\$	(32,719)	9,271	158,608	139,431	132,601
Total assets	\$	870,735	1,144,377	113,602	1,167,446	1,206,135
Total liabilities	\$	313,030	585,783	485,924	430,391	406,262
Total equity	\$	557,705	558,594	652,679	737,055	799,873